

What's changing on your Everyday Policy

This document is a summary of the changes to the cover provided by your policy. It should be read together with your new policy document.

Some exclusions have been rewritten as part of this review, and we've grouped them by category to make them easier to understand. Where we've added new exclusions or made material changes to exclusions that could impact your claims, those changes will be outlined in this summary.

All changes in cover are subject to the terms, benefit limits and exclusions in your policy document.

Base Cover

Benefit	Current Cover	New Cover	What it means
GP and Prescriptions Benefit (previously called GP Consultations Benefit)	Your cover includes consultations with a GP only.	You're also covered for consultations with a nurse practitioner.	Improved cover
	Your cover includes consultations only.	You're also covered for the prescription charges on PHARMAC-funded prescriptions.	Improved cover
	There is no specific exclusion for cryotherapy, pulse light therapy, photodynamic or injections of any kind, but no cover is provided as this benefit only covers GP consultations.	An exclusion for cryotherapy, pulse light therapy, photodynamic or injections of any kind is now specified.	No change to your existing cover, we've added this exclusion as we've extended the cover on this benefit
Dental Benefit	Your cover includes general and preventative dental treatments only.	<p>You're also covered for major dental treatments, including:</p> <ul style="list-style-type: none">• root canal therapy• removal of wisdom teeth• crowns• bridges• endodontic treatment• orthodontic treatment• dentures <p>A 12-month waiting period applies from your join date for this new cover and the overall benefit limit of \$450 each year still applies.</p>	<p>Improved cover</p> <p>If you've had this policy for more than 12 months, you'll be able to claim for this new cover straight away.</p>
General Treatment Benefit (previously called Physiotherapy Benefit)	Your cover includes physiotherapy treatments only.	You're also covered for chiropractic and osteopathic consultations and treatments.	Improved cover
Eye Care Benefit (previously called Optical Appliance Benefit)	Your cover doesn't include examination fees.	Examination fees are now covered.	Improved cover

Exclusions

Exclusion	Current Cover	New Cover	What it means
Prescription charges	Prescription charges are excluded.	PHARMAC-funded pharmaceutical prescription charges are now covered.	Improved cover